

I. Claims 13, 16, 38 and 43-44

Claims 13, 16, 38 and 43-44, with claims 13 and 43 being the independent claims, were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,611,052 (Dykstra *et al.*) (Final Office Action, pg. 3, ¶ 6). Applicants respectfully traverse these rejections.

In a rejection under 35 U.S.C. § 103(a), the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art (M.P.E.P. 2141). To establish prima facie obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art (M.P.E.P. 2143.03). Applicants respectfully submit that Dykstra *et al.* does not teach or suggest all the claim limitations in amended independent claims 13 and 43.

Per independent claim 13, the Examiner acknowledges that Dykstra *et al.* does not teach the step of providing insurance data to a user at the remote application entry and display device (Final Office Action, pg. 4, ¶ 6). The Examiner further states that the Examiner was unable to find support for this step in the disclosure of the instant application (Final Office Action, pg. 4, ¶ 6). Applicants direct the Examiner to the specification of the instant application to page 10, line 8 and page 19, lines 1-3 that discloses support for this step of the present invention. Therefore, Applicants respectfully request that the rejection of independent claim 13, and its dependent claims 16 and 38, be withdrawn.

Per independent claim 43, the Examiner acknowledges that Dykstra *et al.* does not teach the step of entering and distributing lender news (Final Office Action, pg. 5, ¶ 6). The Examiner takes official notice that entering and distributing lender new is old and well-known in the art (Final Office Action, pg. 5, ¶ 6). Applicants respectfully assert that entering and distributing lender news via a credit application and routing system is not old and well-known in the art. The

Examiner is requested to provide an affidavit or a prior art reference supporting his contention that this is well known in the art. See MPEP 2144.03. Therefore, Applicants respectfully request that the rejection of independent claim 43, and its dependent claim 44, be withdrawn.

II. Claims 17, 20-22 and 39-42

Claims 17, 20-22 and 39-42, with claims 17 and 20 being the independent claims, were rejected under 35 U.S.C. § 103(a) as being unpatentable over Dykstra *et al.* in view of a publication entitled "Barnett arm links with auto dealers", Bank Systems & Technology, v34, n4, p.14, April 1997 (anonymous author) (hereafter "the Barnett article") (Final Office Action, pg. 5, ¶ 7). Applicants respectfully traverse these rejections.

The subject matter of the Barnett article that relates to Credit Connection and Credit Connection Lender Link (products offered by Credit Management Solutions Inc. (CMSI)) was invented by the Applicants. Therefore, this article cannot not be used against them since this article describes the inventors' own work. See MPEP 716.10. "Under certain circumstances, an affidavit or declaration may be submitted which attempts to attribute a reference or part of a reference to the applicant. If successful, the reference is no longer applicable." *See also In re DeBaun*, 687 F.2d 459, 463, 214 U.S.P.Q. 933, 936 (CCPA 1982) (holding that an uncontradicted "unequivocal statement" from the applicant regarding the subject matter disclosed in an article or patent will be accepted as establishing inventorship).

Declarations signed by inventors Scott L. Freiman, James C. Alsobrook, Andrew L. Mayers, Edward T. Mullin, Michael DiClaudio, Michael D. Brune and Kristie W. Scott are filed with this reply. These declarations establish that James DeFrancesco, Scott L. Freiman, James C. Alsobrook, Steven Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche,

Michael DiClaudio, Michael D. Brune and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Furthermore, these declarations establish that the subject matter disclosed in the article cited by the Examiner was derived from the work of James DeFrancesco, Scott L. Freiman, James C. Alsobrook, Steven Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael DiClaudio, Michael D. Brune and Kristie W. Scott.

Since the filing date of the instant application is September 3, 1997, and thus less than one year from the publication date of the Barnett article, Applicants respectfully request that the rejection of claims 17, 20-22 and 39-42 be withdrawn.

III. Information Disclosure Statement

Applicants will be filing an Information Disclosure Statement in the above-captioned patent application in the very near future. Applicants have experienced some difficulty in obtaining copies of all of the references. Applicants apologize to the Examiner for the delay.

Conclusion

All of the stated grounds of rejection have been properly traversed, accommodated, or rendered moot. Applicants therefore respectfully request that the Examiner reconsider all presently outstanding objections and rejections and that they be withdrawn. Applicants believe that a full and complete response has been made to the outstanding Office Action and, as such, the present application is in condition for allowance. If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

Prompt and favorable consideration of this Amendment is respectfully requested.

Respectfully submitted,

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